

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Credit Card Company Name]
[Customer Service Department]
[Address]
[City, State, Zip Code]

Subject: Request for Credit Limit Increase - Account #[Your Account Number]

Dear Customer Service Department,

I am writing to formally request an increase in the credit limit for my [Card Name] account ending in [Last 4 Digits]. My current credit limit is \$[Current Limit], and I would like to request an increase to a new limit of \$[Requested Limit].

I have been a loyal customer since [Year], and I have consistently maintained my account in good standing. As my payment history shows, I have a record of making all payments on time and often paying more than the minimum balance due.

Since I first opened this account, my financial situation has improved. My current annual income is \$[Annual Income]. I would like a higher limit to improve my debt-to-credit ratio and to provide additional flexibility for larger monthly expenses, which I intend to pay off in full.

Please review my account and let me know if this request can be approved. If you need any further documentation regarding my income or employment, please let me know.

Thank you for your time and for your continued service.

Sincerely,

[Your Signature]

[Your Printed Name]